

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 20–10457–MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Debra S Shapiro
814 Old York Road
Raritan, NJ 08869

Social Security No.:

xxx–xx–3081

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: September 30, 2022

JAN: gan

Jeanne Naughton
Clerk

In re:
Debra S Shapiro
Debtor

Case No. 20-10457-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Sep 30, 2022

Form ID: cscnodsc

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2022:

Recip ID	Recipient Name and Address
db	+ Debra S Shapiro, 814 Old York Road, Raritan, NJ 08869-1706
aty	+ David J. Knapp, 50 Division Street, Suite 102, Somerville, NJ 08876-2972
cr	+ Dean Hecker, 1 West Main St., Freehold, NJ 07728-2209
cr	+ Estate of Marlene Hecker, Toms & Hanratty, 1 West Main Street, 1 West Main Street, Freehold, NJ 07728-2209
518656734	+ Estate of Marlene J. Hecker, c/o Toms Law Firm, 1 West Main Street, Freehold, NJ 07728-2209
518656736	#+ Kirsten B. Ennis, Esq, 50 Division Street, Suite 102, Somerville, NJ 08876-2972
518669119	++++ NATIONSTAR MORTGAGE, LLC D/B/A MR. COOPER, GROSS POLOWY, LLC, 2500 PLAZA FIVE STE 2548, JERSEY CITY NJ 07311-4026 address filed with court:, Nationstar Mortgage, LLC d/b/a Mr. Cooper, Gross Polowy, LLC, 2500 Plaza 5, Suite 2548, Jersey City, NJ 07311
518656743	+ Wells Fargo Bank, N.A., Attn: Bankruptcy, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 30 2022 21:39:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 30 2022 21:39:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519530997	+ Email/Text: bkenotice@rushmorelm.com	Sep 30 2022 21:38:00	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services 92619-2708
519530996	Email/Text: bkenotice@rushmorelm.com	Sep 30 2022 21:38:00	J.P. Morgan Mortgage Acquisition Corp., c/o Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
518756718	Email/Text: camanagement@mtb.com	Sep 30 2022 21:38:00	M&T Bank, Attn: Payment Processing, P.O. Box 1288, Buffalo, NY 14240
518759943	Email/Text: camanagement@mtb.com	Sep 30 2022 21:38:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240
518656737	+ Email/Text: camanagement@mtb.com	Sep 30 2022 21:38:00	M&T Bank, PO Box 619063, Dallas, TX 75261-9063
518656738	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 30 2022 21:38:00	Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620

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Form ID: cscnodsc

Total Noticed: 21

518758902	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 30 2022 21:38:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
518656739	+ Email/Text: BKEBN-Notifications@ocwen.com	Sep 30 2022 21:38:00	PHH Mortgage, PO Box 5452, Mount Laurel, NJ 08054-5452
518656740	Email/Text: Bankruptcy.Notices@pnc.com	Sep 30 2022 21:38:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
518957317	Email/Text: Bankruptcy.Notices@pnc.com	Sep 30 2022 21:38:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
518746678	Email/Text: bnc-quantum@quantum3group.com	Sep 30 2022 21:39:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
518656743	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 30 2022 21:32:04	Wells Fargo Bank, N.A., Attn: Bankruptcy, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518656735		Jeff Shapiro
518656742		Residential Leases
518656741	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
518807985	##+	Dean Hecker, c/o Tomes Law Firm PC, 1 West Main Street, Freehold, NJ 07728-2209

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Ashley Pascuzzi	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ecfnotices@grosspolowy.com
Brian E Caine	on behalf of Creditor M&T Bank bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Brian E Caine	on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. bcaine@parkermccay.com BKcourtnotices@parkermccay.com
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

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Frances A Tomes

on behalf of Creditor Dean Hecker ftomes@tomeslawfirm.com
Sharisma@tomeslawfirm.com;monikam@tomeslawfirm.com;tomesfr92561@notify.bestcase.com

Frances A Tomes

on behalf of Creditor Estate of Marlene Hecker ftomes@tomeslawfirm.com
Sharisma@tomeslawfirm.com;monikam@tomeslawfirm.com;tomesfr92561@notify.bestcase.com

Kirsten B. Ennis

on behalf of Debtor Debra S Shapiro pacerecf@ennislegal.com r53278@notify.bestcase.com,kennis@jubileebk.net

Lynn Therese Nolan

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ecfnofices@grosspolowy.com, lnolan@grosspolowy.com

Maria D. Ramos-Persaud

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mramos-persaud@grosspolowy.com,
ecfnofices@grosspolowy.com

Melissa N. Licker

on behalf of Creditor M&T Bank mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12